

Attachment 1
ANNUAL RATES FOR FULL TIME PRIVATE PRACTICE
Effective 1st January 2018 – 31st December 2018
 All rates in Ringgit Malaysia

#	CATEGORY (REFER TO SECTION 5)	SUM INSURED (RM)					
		1,000,000	1,500,000	2,000,000	3,000,000	5,000,000	10,000,000
1	General Medical Practitioner	950	1,200	1,300	1,400	1,700	3,100
2	General Medical Practitioner with Obstetrics	3,000	3,600	4,500	5,000	8,000	9,600
3	Specialty - Low Risk	1,500	1,800	2,400	2,500	2,700	4,800
4	Specialty - Medium Risk	3,000	3,600	4,500	5,000	8,000	9,600
5	Specialty - High Risk						
A	Bariatric Surgery	10,500	12,600	13,700	16,800	24,600	28,300
B	Cosmetic & Aesthetic Surgery	18,800	22,400	24,500	30,000	43,800	50,000
C	Gynaecology	9,000	10,900	11,700	14,500	21,000	24,100
D	Neurosurgery	10,000	12,000	13,000	16,000	20,000	22,900
E	Obstetrics & Gynaecology	15,000	18,000	19,500	24,100	35,000	40,100
F	Orthopaedic & Trauma Surgery	8,000	10,100	11,000	15,000	17,000	19,500
G	Plastic & Reconstructive Surgery	8,000	10,100	11,000	15,000	17,000	19,500
H	Spinal Surgery	17,000	20,300	22,100	27,200	39,600	45,300

- Additional Premium for Automatic Reinstatement (Double Aggregate Limit) = 10% of the above subscription rate.
- Please note the above rates are applicable to all applicants without any claims or notifiable circumstances in the last five years. Those with claims or notifiable circumstances will be subject to individual underwriting.
- Pursuant to the recent amendments to the Medical Act 2012 which stipulates that your application for the Annual Practising Certificate must be accompanied with professional indemnity cover effective 1.1.2019, your Indemnity Policy must end on 31.12.2018 (minimum 6 months) OR 31.12.2019 (maximum 18 months).

CATEGORIES OF SPECIALTIES

GENERAL MEDICAL PRACTITIONERS WITH OBSTETRICS

- Care of Patient and Management of Pregnancy Beyond 24 Weeks Gestation excluding Deliveries

SPECIALTY - LOW RISK

- Audiological Medicine
- Blood Transfusion
- Clinical Cytogenetics
- Clinical Genetics
- Clinical Immunology and Allergy
- Cosmetic and Aesthetic*
- Dermatology
- Endocrinology
- General Medicine
- Genito-urinary Medicine
- Geriatric Medicine
- Haematology
- Immunology
- Infectious Diseases
- Nephrology
- Nuclear Medicine
- Occupational Health
- Oncology
- Ophthalmology with No Laser Refractive Surgery – Except Cataracts
- Paediatrics
- Palliative Medicine
- Pathology
- Pharmaceutical Physician
- Physiology
- Public Health
- Preventative Medicine
- Psychiatry
- Rehabilitation Medicine
- Renal Medicine
- Respiratory Medicine
- Rheumatology
- Sports Medicine
- Thoracic Medicine

• * Non-invasive elective topical enhancement of patient's external appearance, including injections.

SPECIALTY - MEDIUM RISK

- Accident and Emergency
- Anaesthetics
- Cardiology
- Cardiothoracic Surgery
- Colorectal Surgery
- Cosmetic and Aesthetic
- Endocrine Surgery
- Gastroenterology
- General Surgery excluding Bariatric Surgery
- Intensive Care
- Neonatology
- Neurology
- Ophthalmic Surgery
- Oral and Maxillo-Facial Surgery
- Otorhinolaryngology (Ear, Nose, Throat)
- Paediatric Surgery
- Radiology
- Radiotherapy
- Thoracic Surgery
- Urology
- Vascular Surgery

SPECIALTY - HIGH RISK

- Bariatric Surgery
- Cosmetic and Aesthetic Surgery: *Elective Alteration of Patient's External Appearance*
- Gynaecology
- Neurosurgery
- Obstetrics and Gynaecology: Care of Patient and Management of Pregnancy Beyond 24 Weeks Gestation
- Orthopaedic and Trauma Surgery
- Plastic and Reconstructive Surgery
- Spinal Surgery: *Treatment and Management of Spinal Trauma, Degenerative Diseases / Conditions, Deformities, Infections and Tumours, including but not limited to, Stabilization with Instrumented Fusion for Degenerative and Neoplastic Conditions*